

# International Insurance Program

*Delivering greater value with the international protection you need*

Today, nearly every company has some type of international exposure – whether it's U.S.-based employees traveling overseas, samples sent to a trade show or products shipped to a foreign manufacturer.

The Hartford has entered into a strategic alliance with a unit of the ACE Group of Companies to provide The Hartford's U.S.-based business clients with insurance protection for a wide range of international exposures. The ACE Group of Companies, doing business in almost 50 countries, is one of the world's leading providers of insurance and reinsurance.

This strategic alliance between The Hartford and ACE gives you the ability to offer your clients a complete insurance program that includes the international protection they need.

## Eligibility

The ACE USA International Advantage Policy is designed especially for businesses that:

- Have employees who travel overseas or are temporarily or permanently stationed in foreign countries
- Have international operations or sales offices
- Participate in international exhibitions or trade fairs
- Export products or have foreign licensees selling their products
- Sponsor trips, tours or study groups abroad
- Advertise or sell products or services on the Internet, allowing purchases by people in foreign countries

The international protection is offered only when The Hartford also writes the domestic account.

## Coverage and Services

With a single, easy-to-read package policy, ACE can provide protection against the many financial and personal risks of doing business overseas. A package can be tailored to include one or all of these coverages:

- Commercial General Liability
- Commercial Property and Business Income
- Commercial Auto
- International Medical and Accidental Death and Dismemberment
- Employers Responsibility (Employers' Liability, Voluntary Compensation and repatriation)
- Kidnap and Extortion

Because ACE has an owned network of offices worldwide, international coverage can be provided in countries where coverage has to be placed with a carrier licensed in that country. The Hartford will underwrite and issue policies on ACE forms where non-admitted coverage is allowed. If the exposure is in a jurisdiction requiring an admitted carrier, ACE will issue a separate policy. The Hartford will bill non-admitted ACE policies through TABS.

The experienced staff at ACE will handle international claims after verifying coverage with The Hartford.

## A Total Insurance Solution

Now you can offer your clients a complete insurance program that meets all of their needs. And, with the combination of The Hartford's domestic strength and ACE's international experience and broad reach, you'll be able to offer a total insurance solution that is second to none.

Call your Hartford underwriter to discuss your clients' specific international needs.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.

